

Legal & General Affordable Homes



# Annual Complaint and Service Improvement Report



2024/25

# Report Summary

Legal & General Affordable Homes takes all complaints seriously. Our focus is on resolving issues promptly for customers, learning from mistakes, and continually improving the way we deliver services.

From April 2024 to March 2025, we've continued to strengthen how we manage and respond to customer complaints. This report outlines the progress we've made and the steps we've taken to improve our service.

A key milestone this year was the launch of our dedicated Customer Resolution Team, which has brought additional focus for us on resolving service issues quickly and effectively. This marks a significant step forward in our commitment to delivering better outcomes for our customers.

While the total number of complaints and referrals to the Housing Ombudsman has increased, the proportion of customers submitting complaints relative to the properties we own has reduced. This increase reflects both the growth in the number of homes we provide and our continued efforts to encourage customers to raise formal complaints when our service falls short of the standards we and our customers expect.

Over the past year, 4.9% of our customers raised a formal complaint, a reduction from 5.3% the previous year. During this time, we received 292 Stage 1 complaints. Of these, 80 were escalated to Stage 2, and 15 were referred to the Housing Ombudsman Service for independent review.

We recognised the need to improve our complaint response performance in 2023/24, and we're pleased to see that some of the changes we've made are already having a positive impact for customers. Stage 1 complaints timescales are still above our target, and this is a key focus for us going into 2025/26.

The Housing Ombudsman's Complaint Handling Code allows us to extend

response time where there are complex issues which take longer to investigate and resolve. We will always strive to meet our targets, but occasionally, we may agree to a more extended timeframe with a customer.

In previous years, we kept complaints open until full resolution of the issue and this meant that sometimes complaints took longer to close which had an impact on how we reported our performance. Following further guidance from the Housing Ombudsman Service, this approach was changed to provide a formal response once all actions were agreed with customers. Since this change in May 2024, our performance has shown consistent improvements in the time taken to respond to complaints. In addition, we continue to monitor where extensions are needed to identify ways to reach quicker resolutions for customers.

Customer feedback on how we manage complaints is vital in helping us improve. Following previous feedback, we have focused our complaint handling on listening carefully to customers' concerns, and finding out precisely what it is we can do to resolve the issues. We provide a clear explanation of the steps we will be taking and by when. If we are unable to provide the customer with the outcome they are looking for, we will explain why and offer alternative solutions.

We track satisfaction with the complaints process through surveys issued after complaints are closed. We also monitor satisfaction through Tenant Satisfaction Measures (TSM) surveys, which is a customer feedback survey introduced by the Regulator of Social Housing. This tracks satisfaction with our complaints handling process. For 2024/25, 31.9% of all our customers who responded were satisfied - a slight decrease of 0.1% from the

previous year. This shows that further improvements are needed in how we manage, resolve, and communicate the outcomes of complaints.

Key themes this year have related to timescales in responding to defects and repairs, and our rent and service charge payment service.

To address this, we introduced new roles to focus on our defect and repair service, and we completed several key improvements to our payment service, which has resolved the issues customers experienced.

A key learning for us over the past year has been improving our response time to customers and providing more regular updates.



Looking ahead to 2025/26, our key priorities are:

- Making our website more helpful for customers.
- Further developing our complaints learning approach.
- Working more closely with our Customer Panel on how we can prevent complaints and improve our customers experience in their homes.
- Acting on customer feedback to improve complaint handling.
- Working more closely with our regional Management Providers to ensure that all customers issues are resolved as quickly as possible.

2023/2024		2024/2025		Target
Stage 1	24 Days	Stage 1	12.8 Days	10 days
Stage 2	28 Days	Stage 2	20.0 Days	20 days

# Our customer commitment to complaint management

We are committed to delivering a complaints service that promptly addresses customer concerns, investigates the root cause of issues, and restores the expected level of service by taking ownership until the issue is fully resolved.

We offer customers a two-stage complaint service. This is included in our Policy which can be found [here](#). Stage 1 is when a complaint is first raised and we try to resolve all issues at this stage. If customers are unhappy with the response, they can escalate their complaint to Stage 2 which is then reviewed by a more senior member of staff. If a customer isn't satisfied with our Stage 2 response, we provide clear information on how they can escalate their complaint to the Housing Ombudsman Service. This is an independent organisation that reviews disputes between customers and landlords and makes a final decision.

Additionally, we are committed to learning from complaints and working more closely with customers, including reviewing all customer feedback, to improve and deliver better experiences.

## Housing Ombudsman Service

- If a customer is not satisfied with our Stage 2 complaint response, they can escalate their case to the Housing Ombudsman Service.
- The Ombudsman reviews each referral and may request more information from both the customer and us.
- If the complaint meets their criteria, they will carry out an investigation and make a final decision.
- This decision may include recommendations for us to take further action to resolve the issue.
- More information is available at:

Housing Ombudsman Service

Stage 1

- ✓ We acknowledge complaints within 5 working days of receiving it.
- ✓ We respond within 10 working days of our initial acknowledgement.
- ✓ If we need more time to fully look into a complaint, we may extend our response time by up to 10 working days. If this happens, we will discuss this with the customer.
- ✓ We will keep the customer updated throughout the investigation process.
- ✓ All customers will be treated with fairness and respect. We will listen carefully to their concerns to ensure that all points raised are fully addressed.
- ✓ Extensions will only be applied where absolutely necessary.

Stage 2

- ✓ We acknowledge complaints within 5 working days of receiving it.
- ✓ We respond within 10 working days of our initial acknowledgement.
- ✓ If we need more time to fully look into a complaint, we may extend our response time by up to 20 working days. If this happens, we will discuss this with the customer.
- ✓ We will keep the customer updated throughout the investigation process.
- ✓ We will maintain a fair and respectful approach and ensure customers feel heard and understood.
- ✓ Extensions will only be applied where absolutely necessary.



# Stage 1 Complaints

## Our Performance and Key Insights

Total number of  
Stage 1 complaints

292

Overall timescale for  
acknowledgement

3 days

Overall timescale  
for providing a  
formal response

12.8 days

This includes 64 stage 1 complaint  
responses that needed to be extended.

The main reason for these extensions was  
needing additional time to complete a full  
review. We always try to keep this to a  
minimum where possible.

Our most common reason for customers to complain is around defects and repairs. We have also seen an increase over the last year in complaints related to rent and service charges either due to annual rent adjustments or some technical issues with our customer platform, My Brolly. These issues have been resolved, with further improvements made to My Brolly and our approach to annual rent adjustments.

Our homes are managed by regional management providers who act as the main point of contact locally for our customers. They are responsible for key services such as collecting rent, arranging repairs, and responding to general enquiries. We reduced our management provider network to six, allowing us to work more closely with each one and deliver more consistent services that support better outcomes for customers. During this change, we experienced an increase in complaints about delays in responding to customers, particularly around repairs and general service requests. This was mainly due to the time it took for new providers to become familiar with individual cases after homes were transferred. We've learned from this and have now improved our handover process to ensure all customer queries are centrally tracked and followed up without delay.

We have consistently acknowledged complaints within five working days, reinforcing our commitment to responding promptly and professionally.

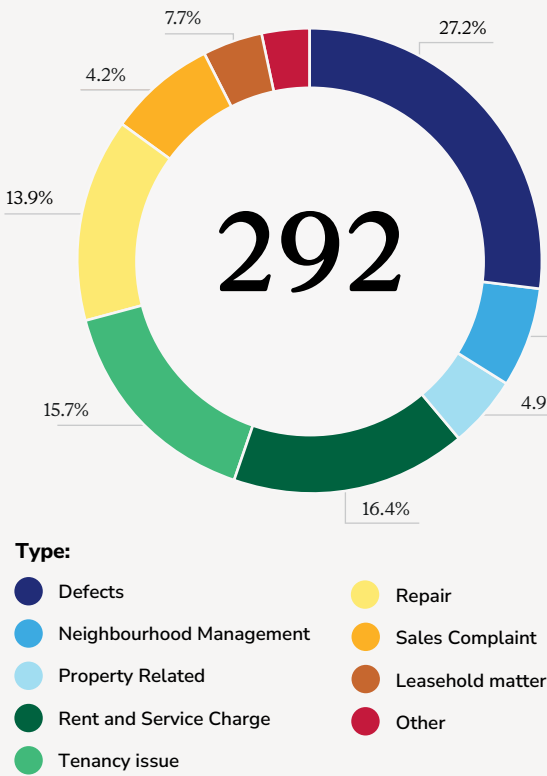
Although we did not meet our Stage 1 response target of ten working days in all cases, this was partially due to our previous approach of keeping complaints open until all open actions were fully addressed. Our Complaints Policy is now aligned with the Housing Ombudsman's Complaint Handling Code, which asks us to formally respond to customers once actions have been agreed to resolve the complaint.

The details to the right show the main types of complaints received across the year, and the breakdown by each of our management providers (which have since reduced from 9 to 6).

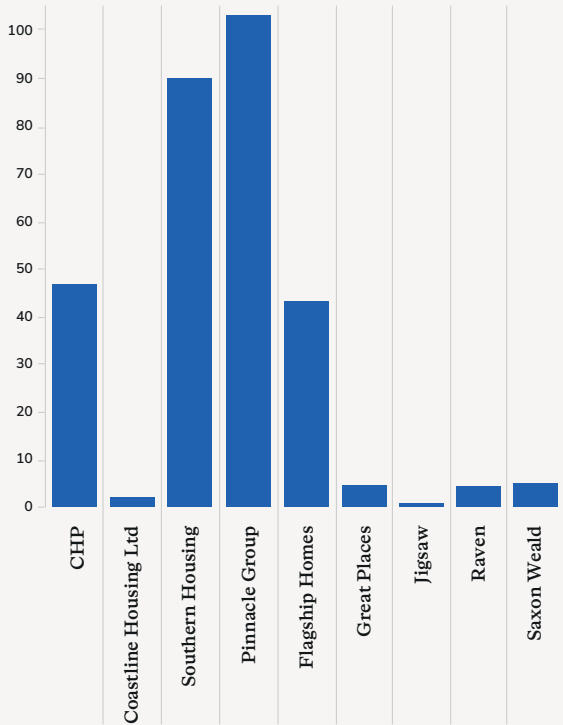
As detailed earlier, the main complaints have related to defects and repairs, followed by rents and service charge issues. Our approach to resolving defects and repair issues for customers remains a priority area for us.

The number of complaints by each management provider is in line with the number of homes they manage on our behalf, with Pinnacle and Southern Housing managing the majority of our homes.

Complaint type



Stage 1 Complaint  
by Management Provider



# Stage 2 Complaints

## Our Performance and Key Insights

Total number of  
Stage 2 complaints

80

Overall timescale for  
acknowledgement

3.4 days

Overall timescale  
for providing a  
formal response

20.0 days

This includes **9 stage 2 complaint responses** that were extended.

These were complex cases which required additional time for us to complete a full investigation and ensure correct resolution actions were put in place.

Stage 2 complaints were mainly linked to the time taken to resolve rent and service charge issues. Also, some customers escalated their complaints, as they felt the compensation offered at Stage 1 was not sufficient.

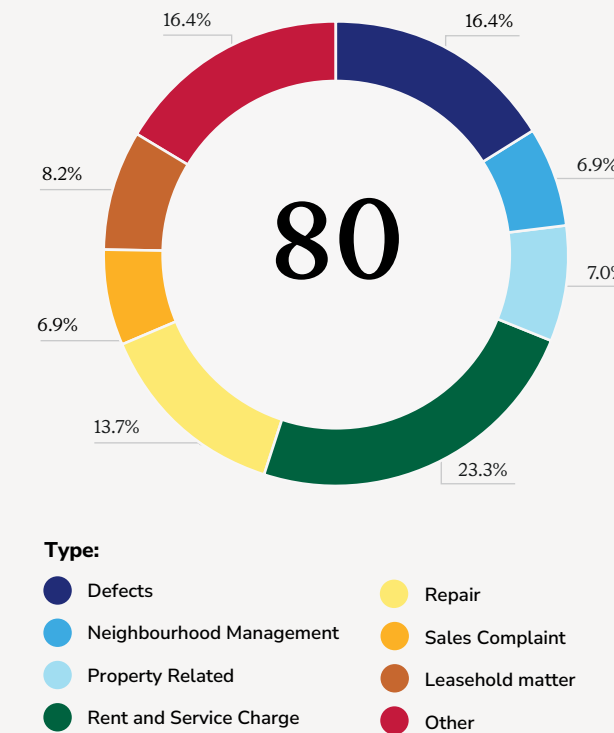
When we offer compensation, we ensure that this is assessed against our Compensation Policy, and guidance from the Housing Ombudsman Service. We understand that at times, customers are financially impacted, and we want to ensure suitable levels of compensation are offered.

Some high response times were due to our previously keeping complaints open until they were fully resolved. As with Stage 1 complaints, this has now been aligned to the Housing Ombudsman's Complaint Handling Code.

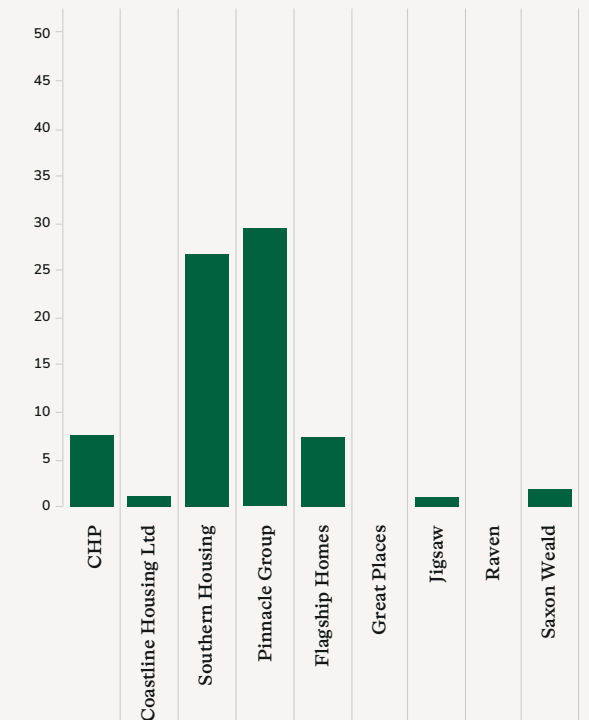
In the second part of 2024/25, our key focus was to resolve issues promptly and respond to customers within 20 working days. We did see improvements in our response timescales, which resulted in us meeting this target. We are hopeful this will continue into 2025/26.

We acknowledged all Stage 2 complaints within five working days, reflecting our commitment to responding quickly and keeping customers informed throughout the process.

### Complaint type

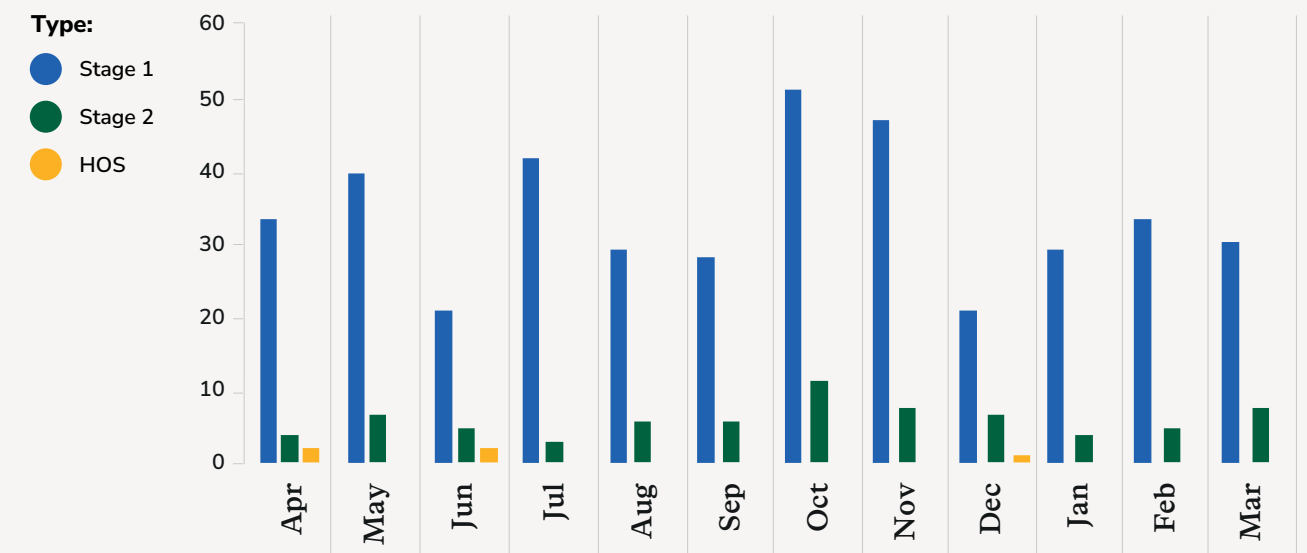


### Stage 2 Complaint by Management Provider



### These tables show the monthly trend of complaints received across each stage.

We saw a spike in complaints in October and November, largely due to service charge statements, the transition to new management providers, and customers moving onto our platform, My Brolly. These issues have since been addressed, leading to a decline in related complaints.



# Customer escalations to the Housing Ombudsman Service

In 2024/2025, we saw an increase in customer complaints being escalated to the Housing Ombudsman Service for review. This rise co-incided with the Housing Ombudsman's proactive promotion of its services following the launch of its new Complaint Handling Code in April 2024.

15 cases

Referred to the Housing Ombudsman in 2024/25.

13 cases

Still being investigated.

1 case closed

This was resolved through successful mediation.

1 case outcome pending

One case has been fully investigated, but we are awaiting the findings. This will be reported in 2025/26.

Housing Ombudsman Outcomes

We are pleased that we have not seen any negative determinations throughout 2024/25. This is when the Housing Ombudsman Service identifies a key service failure which has directly impacted the customer.

The Housing Ombudsman Service has been actively encouraging residents to raise complaints and regularly publishes Spotlight Reports on its website, which share learnings from across the affordable housing sector. We review these reports to identify learning opportunities, and have already applied insights from one such report on damp and mould, which resulted in us tightening up our processes to resolve these issues for customers.

We take a proactive approach to all referrals made to the Housing Ombudsman Service. When we do receive a referral, we carry out a further investigation to understand why the customer remains dissatisfied and what steps we need to take to fully resolve their concerns.

If customers would like to learn more about the Housing Ombudsman Service, or read the latest version of the Complaint Handling Code, they can visit the official [Housing Ombudsman Service](#) website.

Housing Ombudsman Service

# Customer Feedback

Complaint feedback is very important to us, and we ask customers about their overall experience after their complaint is closed. We also ask customers about their satisfaction with complaint handling as part of our Tenant Satisfaction Measure requirements.

In 2024/25, our Tenant Satisfaction Measures showed 31.9% of customers were satisfied with how we handled complaints. While this is slightly lower than last year, it is similar to results seen across the affordable housing sector. We recognise that we still have work to do and we're committed to improving our complaints service to better meet customer expectations.

Customers have informed us that meeting timelines and resolving their issues promptly are important to them, and we will focus on this in 2025/26.

We are actively reviewing how to respond to this feedback, including **working more closely with our management providers** to ensure timely complaint handling and prompt resolution of agreed actions.

In 2025/26, we're committed to **working more closely with customers** to shape and improve our services, using surveys and deeper engagement with our Customer Voice Panel to better understand what matters most to customers. Our Customer Voice Panel is a new group of customers who play a key role in reviewing how we deliver key services. They ensure that the customer perspective is fully considered and help inform us on where and how we need to improve.

Key customer feedback highlights areas for improvement:

- A need for better communication during complaint investigations.
- Reducing the time taken to respond to complaints.
- Greater focus on delivering effective resolutions.

31.9%

Complaints handling

(Tenant Satisfaction Measure)

31%

Overall satisfaction

(Feedback after a complaint is closed)

30%

Satisfaction with ease of complaining

(Feedback after a complaint is closed)

23%

Satisfaction with time taken to resolve complaints

(Feedback after a complaint is closed)



# Complaint Actions and Learning

In our last annual Complaints and Service Improvement Report, we outlined three key actions. We are pleased to confirm that all these actions have been completed:

### Establish a permanent Complaints Team

In May 2024, we launched our own **Customer Resolution Team**, which is improving our focus on effective complaint management. The team have introduced better ways to track our performance, and allowed us to dedicate more resources to addressing areas of service failure.

### Review and Strengthen Complaints Processes

In line with the **Regulator of Social Housing's new Consumer Standards**, we carried out a full review of how we manage complaints. This included updating our complaints journey to make it clearer and more responsive, revising our **Complaints Policy**, and introducing stronger performance reporting to track how we're doing. To reinforce accountability, we've also appointed a **dedicated Board member** to oversee complaints. Their role is now publicly listed on our website, helping to ensure greater transparency and trust in how we handle customer concerns.

### Create a New Homes Quality Team to manage defects

Recognising that **defects remain the leading cause of complaints** and pain point for customers, we introduced a new Aftercare Team. In late 2024, we recruited a **Head of Aftercare** to lead this team and oversee the management of defect-related issues. This has enabled us to better monitor our contractors and developers to ensure they are more responsive in addressing complex defects.

For 2025/26, we have set out the following action plan:

Action	Timescale	Outcome
Focus on meeting our complaint timescales	March 2026	Month by month improvement on reducing our timescales for responding to customers and meeting the Housing Ombudsman Complaint Handling Code requirements. Compliance with the Housing Ombudsman Complaint Handling Code.
Increasing oversight of our management providers investigations and response to complaints	June 2025	Improve consistency in how we investigate and respond to complaints, always ensuring a customer-first approach.  Also working with our Customer Voice Panel to review our overall approach to complaints.
Enhancing our website information	October 2025	Improved information for customers across key services to help answer queries and clearly setting out our service standards.

## Complaint Learning

### Case Study

As we approached the winter months and following a period of rainfall, we received a complaint from a customer that their back garden was not draining water properly. The developer had previously attended, but no issues were found.

We conducted an independent survey, which revealed a poor drainage system in the garden. We also checked neighbouring homes, and similar problems were found that needed to be resolved.

We instructed the works which were needed, and we spoke to the developer to address these concerns.

Following the installation of the new drainage, we revised our process for quality checks of gardens before taking ownership of homes. This has resulted in a decrease in complaints and fewer reports of garden-related issues.

## Our complaint learning

We are committed to using customer feedback to drive improvements in our service.

The **key themes** we have identified from complaints and customer feedback include:

- 1 Speed of defect resolution and repairs
- 2 Customer communication and updates
- 3 Rent and service charge concerns
- 4 Resales and staircasing transactions



### Independent Audit of our Complaint Handling

We have commissioned an independent audit of our complaint service to understand how well we are meeting our Complaint Policy aims and ensure that we have the right reports and processes to provide an effective complaint service for customers.

We were pleased with the outcome of the audit, which recognised our strong performance and focus on putting

customers first when handling complaints. It suggested we can make improvements in how we track response times and the quality of our replies.

Following these recommendations, we are introducing further spot checks across our complaints process, with the aim of further improving services delivered to customers.

## Our management providers

### **Flagship Housing Limited**

31 King Street,  
Norwich  
Norfolk  
NR1 1PD

### **Coastline Housing Ltd**

Coastline House  
4 Barncoose Gateway Park  
Pool  
Redruth TR15 3RQ

### **Pinnacle Group**

8th Floor, Holborn Tower  
137-144 High Holborn  
London  
WC1V 6P

### **Great Places Housing Group**

2a Derwent Avenue.  
Manchester  
M21 7QP

### **Southern Housing Group**

59-61 Clerkenwell Road  
London  
EC1M 5LA

### **Chelmer Housing Partnership (CHP)**

Myriad House, 33 Springfield Avenue  
Lyons Approach  
Springfield  
Chelmsford  
CM5 5LB

## Legal & General Affordable Homes Registered Providers

### **Legal & General Affordable Homes Limited**

Company Number: 1223470  
RSH Registered Number: 5062

### **Legal & General Affordable Homes (Capital) Limited**

Company Number: 13230922  
RSH Registered Number: 5147

### **Legal & General Affordable Homes (AR) LLP**

Company Number: OC435745  
RSH Registered Number: 5149

### **Legal & General Affordable Homes (Development 3) Limited**

Company Number: 13230947  
RSH Registered Number: 5146

### **Legal & General Affordable Homes (Investment 1) Limited**

Company Number: 15241334  
RSH Registered Number: 5210

### **Legal & General Affordable Homes (Investment 3) Limited**

Company Number: 15241195  
RSH Registered Number: 5208

### **Registered office:**

One Coleman Street, London EC2R 5AA

